

Poverty Hearing

A Conference Investigating the
Impact of Universal Credit

and the

Cornwall Frontline Worker Network

8th March 2017

Truro Town Hall



Reflection Rt Rev Chris Goldsmith Bishop of St Germans

Discussions in this report will attempt to highlight issues within the county with a direct reference to 'poverty', its implications and to consider how we can best work together to help alleviate poverty, in Cornwall.

In 2015 the Indices of deprivation and poverty for Cornwall published by Government, concluded that 17 Cornish neighbourhoods are amongst the most deprived in England. Treneere nr. Penzance is considered the most deprived area in Cornwall.

There is not one single reason for the increase in deprivation or poverty, but some of the factors include:

- The number of carers for the elderly, sick and those with learning difficulties, is higher than the national average in Cornwall.
- A higher than the national average levels of out of work benefit claimants, reflect the delay in recovery from recession, in Cornwall, when compared with the rest of the UK.
- We have currently 20 Foodbanks operational across Cornwall.
- Cornwall has 99 rough sleepers, the 3rd highest area in the UK.



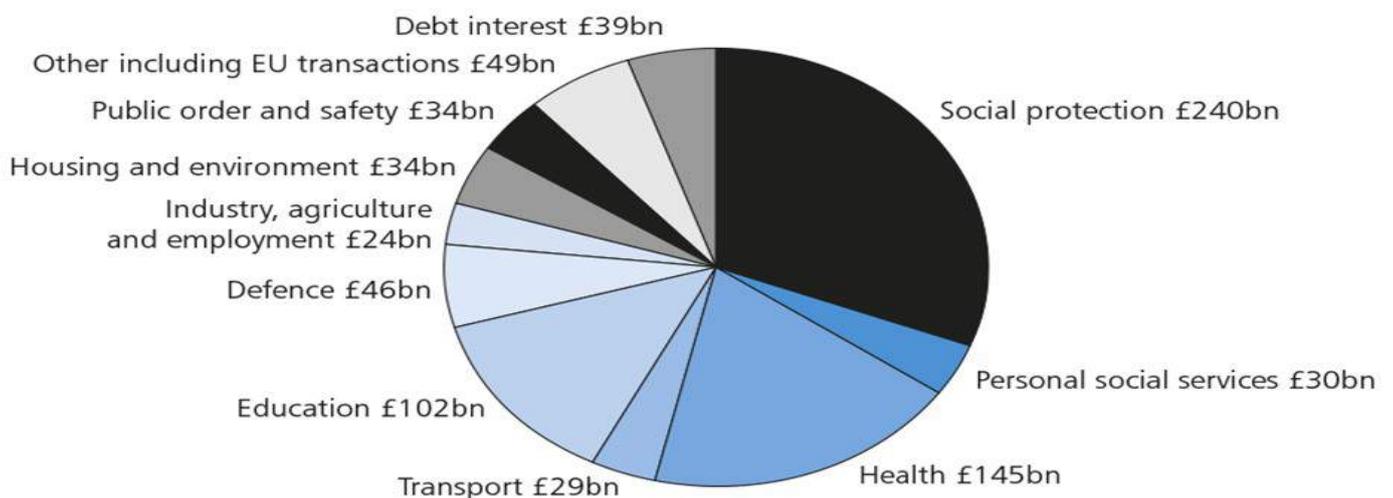
What impact will Universal Credit have upon those on benefits?

I urge, you all to engage and use your professional skills to work together to try and help alleviate poverty in 2017 and beyond.

Citizens Advice Bureau - Universal credit and other Benefits

Public Sector spending at a National Level

Chart 1: Public sector spending 2016-17



Sources: Office for Budget Responsibility 2016-17 estimates. Illustrative allocations to functions are based on HMT analysis including capital consumption figures from the Office for National Statistics. Figures may not sum due to rounding.

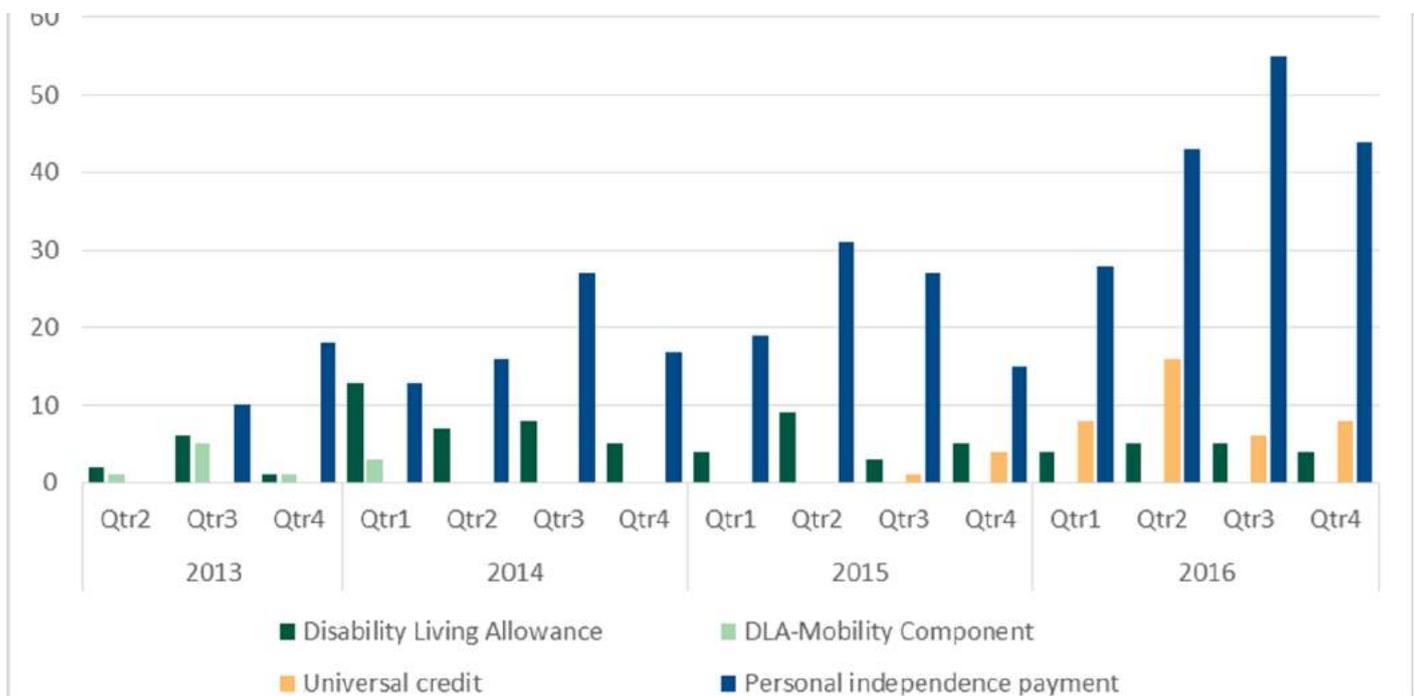
The National Picture—What are the issues?

- Public debt £1.8 Trillion pounds (£30 per person in the UK) and rising
- UK personal debt £1.5 Trillion (£56,153 per household) and rising
- Rising levels of inequality in the UK
- Ageing population – more pensioners and better off pensioners (triple lock)
- Increasing social care requirement
- Increase in households with someone working and some on benefits
- Increasingly flexible labour market (e.g. zero hours contracts)
- Changes to welfare state offer - Reduction/transitional problems?
- Uncertainty in the UK economy following Brexit (e.g. inflation)

Top 4 Issues raised with the CAB in Cornwall 2013 - 2016

Neil Colquhoun: CEO Citizens Advice Cornwall

What can be done?



- Provide help and support to those affected by the changes
- Look at a wider political offer than just personal interest
- National discussion about what we want from welfare in the future
- Look at solutions such as Citizens Income as an alternative to welfare
- Look at self help and community solutions to old state problems
- Understand if we want things then we have to pay for them
- Balance needs of business with needs of people working in them
- Look beyond GDP as a measure of a successful society
- Strategy to make foodbanks redundant
- Answer the big question... **How Much Is Enough?**

Real stories about the impact of Universal Credit



A story about medical issues

Rachel from Cosgarne Hall spoke about her experience of supporting a client, who was declared unfit for work by a Doctor, but was still expected to fulfil all job search activities.

Key Issues:

- None acceptance of a sick note from the Doctor
- A lack of understanding of how health conditions can impact on the ability to work
- Incomplete or incorrect advice on entitlement

A story about budgeting and life management

Kate from Cosgarne Hall spoke about her experience, supporting clients who were expected to manage the switch from weekly and fortnight payments to a single monthly payment.



Key Issues:

- No experience managing life on a monthly basis
- Inability to budget money or food for a whole month
- Temptation to use lump sum to acquire and abuse drugs and alcohol



A story about delays processing a claim

Current claimant Jackie, shared her experience of facing financial hardship as the result of her claim taking longer than usual to process and the lack of support available.

Key Issues:

- Claim not processed in the stated time
- Claimant presented with demand for payment for Council Tax
- No help or support to tell Universal Credit of the situation

Conference participants worked together in groups on these stories

These potential solutions were suggested, to try and tackle the various issues raised by the first three stories.



- DWP should ensure every Job Centre has a Vulnerable Client Lead
- DWP must lead raising awareness of system changes
- More advocacy and better signposting of what support is available
- Debt is an effect of poverty, not a cause and should be treated as such
- Multi agency approach to supporting the needs of the client
- More human contact – someone to talk to face to face

More real stories about the impact of Universal Credit

A story about no internet access at home

Clive lives in an isolated location near Par and recently became unemployed after a lifetime of work. He does not have a landline at home and is reliant upon public provision computer use and internet access



Key Issues:

- No internet access at home
- Reliant upon internet access at Job Club and Library
- Unable to access the internet while on a Course



A story about transportation issues

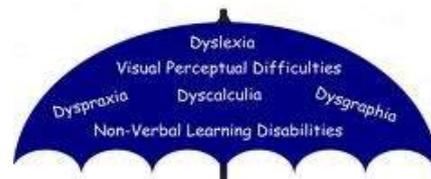
John recently became unemployed and following an injury at work is unable to drive. Living in a rural location, public transport is his only option

Key Issues:

- Lives in rural location, unable to drive, reliant on public transport
- Required to attend an appointment, before public transport runs
- Late for appointment

A story about learning difficulties

Having worked in several office based roles following university, when Colin became unemployed, he was surprised to find he struggled to complete online applications.



Key Issues:

- Problem completing computing tasks in set time
- Minimal emotional support for assessment of learning difficulty
- Refusal of financial support for assessment of learning difficulty

More potential solutions from conference participants



- Better relationship between coach and client
- Each job centre needs better 'local knowledge'
- Easier access to volunteer support services
- More transparent sanction appeals process
- Need for more free computer / internet access

- Changing the need to overstate a condition, for it to be recognised
- Place political pressure on DWP, to treat clients as people not statistics

By working together, sharing experience and ideas, conference participants discovered an renewed appreciation for the benefits to be found in a multi agency approach to helping clients with range of complex needs, who find themselves in a variety of situations.



The Cornwall Residential Landlords Association believes the 'idea' of Universal Credit not without merit, but in practice, it is not working for the private rented sector. We appreciate that the Universal Credit system is striving to improve, but the many frequent changes are confusing and many landlords and claimants, simply do not understand the system.

At the beginning of the application for Universal Credit we understand that all applicants will be assessed on their abilities including the ability to manage their financial affairs. But, how many people will admit to a complete stranger that they are unable to keep within a budget, including paying rent?

Universal Credit officers will not talk to private landlords:

- Landlords do not know if an application has been made by a tenant or if documentation is pending. If notified, landlords could provide tenancy agreement without delay.
- Officers will not confirm whether an application has been received from a tenant, this was available through the Housing Benefit officers and gave landlords reassurance that a claim had been submitted by a tenant and if not then encouragement can be given.
- We have suggested a form that tenants can complete to give permission for discussions with landlord but so far as we are aware this is not used. We have been told there is a trial 'up-country' which seems a little unfair as we supplied a template.

Trying to contact the Universal Credit office means at least an hour on the phone

- Landlords who have a day job are therefore unable to contact Universal Credit office
- This is leading to many CRLA members who will take tenants in receipt of benefits only taking those who are employed but need a top up to help with finances.
- If a landlord does manage to make contact with the Universal Credit office but needs to make a follow up call there is no option for speak to the same person as previously so the query has to start all over again, possibly getting the same answers as before but usually just being told that only the tenant can ask for or be given information.
- Having said that when a landlord has time to 'phone and speak to an officer to ask if there is any reason to believe a tenant has been sanctioned the yes or no answer can be sufficient to give that landlord a chance to follow up with the tenant to prevent problems

Direct payments to landlords of the housing element are slow to be set up

- Tenants do not always pay housing element of Universal Credit to the landlord but landlords cannot claim direct payments until tenant is at least eight weeks in arrears.
- Commencement of direct payment to landlords can take some time, recently reported to have taken sixteen weeks for one landlord with one tenant.
- Even when set up payments suddenly stop and then restart with no warning to landlord

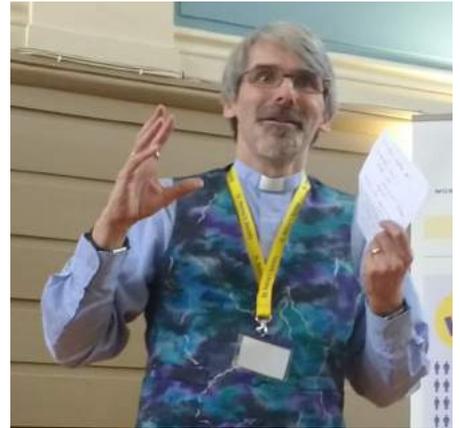
In the South West, we are lucky to have vulnerable client leads in some Job Centres, this is not happening elsewhere in the country. These officers are helpful in the resolution of issues. When I speak to other landlord associations, they say they would like similar assistance in their areas.



A selection of other speakers

Neil Potter | Camborne Community Kitchen | neilpotter@talktalk.net

At Camborne Community Kitchen, for 50p people who are homeless, elderly, lonely or on a low income, get a meal and a hot drink. All meals are provided at the Camborne Parish Church and on Monday, Wednesday and Friday the meal is breakfast, on Tuesday and Thursday, the meal is Dinner. As most of the clients are rough sleepers who have a range of complex needs, it is hoped that in time the community kitchen will be in a position to provide a drop in café/centre with facilities to have a hot shower and a laundry, to their wash clothes and bedding. Donations of £1 (or more) are welcomed.



Andrea Gilbert | Inclusion Cornwall | agilbert@cornwall.gov.uk

Andrea stated the core aims of Inclusion Cornwall, which are:

- To help people who have fallen through the cracks of the welfare system.
- To provide hubs for information on help and support.
- To promote understanding and to ensure people are treated fairly and with respect.

... and presented a video detailing the Winter Wellbeing Central Heating Fund
<https://www.youtube.com/watch?v=KGgphDbZSzk>

Rowena Koning | Cornwall Befriending Service | cornwallbefriending@gmail.com

The Cornwall Befriending Service offers prospective clients free financial advice, combined with supportive counselling. This holistic service is particularly effective for those clients whose personal crises have been brought on, or exacerbated by debt. Cornwall Befriending Service offers 'On Hand' services in several local community centres, but also provides additional support via telephone and e mail. Whichever route a client prefers CBS strives to enhance their self esteem through supportive counselling, which with the debt advice, enables clients to take responsibility for their financial decisions.

Paul Green | CIPF | paulgreen@truro.anglican.org

The Cornwall Independent Poverty Forum (CIPF) has always sought to help those who find themselves in need and to provide project development support to organisations who aim to provide aid to those in need. For over 20 years the CIPF has developed and managed a variety of projects including the Backpack Beds Project which provide a temporary, weatherproof shelter for those sleeping rough helping to improve their health, safety, self-esteem and well being, and also the Cornish Christmas Giving Catalogue Project.

The CIPF has also worked in partnership to help deliver the Winter Night Shelter Project and is also working on a project to help young people who find themselves homeless, by providing them with temporary accommodation and mentoring, advice and support.

Also CIPF provides financial support to individuals who are in most need, through the Crisis Fund.

The CIPF also raise awareness of poverty issues in Cornwall and have carried out research with the University of Hertfordshire working with those most disadvantaged and also more recently have been capturing stories from those most socially excluded for the Church Action on Poverty's 'Voices from the Margins' project.

Speaking on behalf of the St.Petroc's Society, Richard Bryant (Director of Operations), commented that the full impact of Universal Credit had yet to be properly assessed in Cornwall, and the implications for those who are homeless are included in these unsettling times. Cornwall currently has the third highest number of 'rough sleepers' (99) in the UK, and the county has seen an increase year on year since 2012.

Poverty has been a crucial factor in the continued escalation of the numbers of street homeless, with personal debt being a barrier to maintaining accommodation or being able to access a place to live. In an effort to assist front line workers being able to access housing policy nationally and to create a gateway for workers to discuss issues with fellow colleagues, St.Petroc's has been working in partnership with St.Martin's in the Field, to create a 'National Message Board' service, when questions can be posted and colleagues who have similar issues can respond with possible solutions or answers.

This service will be made available to all front-line workers across the county. Further details on how to access the 'Message Boards', will be issued when the system is fully operational. It is hoped that this will also try and encourage a multi-agency approach to many of our most difficult cases.

Richard also highlighted the use of the 'Vicars Relief Fund' monitored and administered by St.Martin's, when cash sums of £350 can be made available for individuals, to help alleviate homeless, in the form of rent deposits or clearing rent arrears to help maintain a tenancy. Applications from front line workers can be made direct to St.Martin's in the Field. Given the number of questions raised throughout the day, relating to Universal Credit, St.Petroc's would look to arrange some training sessions to assist with a greater working understanding of the new processes, for staff and clients alike during 2017.

The Frontline Worker Network

St Martin's Frontline Network exists to harness the ideas, energy and experience of those at the frontline working with homeless and vulnerably housed people. We do this by building relationships, sharing best practice, developing solutions and communicating the experience and views of the frontline.

Aims of the Frontline Network

- Create a space for frontline workers to share experience and expertise.
- Provide resources for frontline workers enabling them to reach better outcomes for their clients.
- Highlight best practice within the sector.
- Ensure the voices of frontline workers are heard by funders and decision-makers.

The Frontline Network is based on the recognition that frontline workers are a key asset in tackling homeless and housing issues in the UK, and yet they can often be under-resourced in their organisations and their voices unheard by key decision-makers.

We develop partnerships with other organisations to deliver local events for frontline workers. These focus on building links between people and services, to share best practice, expertise and experience on common issues. The Network also operates at a national level through this website to provide free resources including a Forum and Ideas Board, to fund innovative, creative solutions from the frontline

There are ways to get involved, whether it is finding out about a local event that you can attend, posting a question on the forum to get feedback on something you need help with or submitting an idea which you believe should be funded. The Frontline Network is for frontline workers and we will work hard to ensure that it is driven by frontline workers every step of the way, starting with our steering group. But we need You, your feedback and input. This is a work in progress and we want it to develop so that it reflects what you need from it, so we are always open to feedback. Simply email us at frontline@stmartinscharity.org.uk

Department of Works and Pensions

Mike Dann, Partnership Manager for the Department of Works and Pensions in Cornwall, has stated that in view of the planned introduction of Universal Credit throughout Cornwall later in 2017 and 2018, he would be happy to link up with the Cornwall Frontline Network to discuss the issue of Universal Credit and the impact it will make on the claimants.

The Department of Works and Pensions run a quarterly session of their Vulnerable Customer Network, in Cornwall. This enables concerns relating to vulnerable customers to be raised and good practice to be shared, as well as information on related policies and procedures, to be explained.

The Cornwall Community Foundation | www.cornwallfoundation.com

The Cornwall Community Foundation is an organisation that aims to improve the lives of others in Cornwall, those who are isolated, disadvantaged and vulnerable. As a foundation, we have the expertise and local knowledge to help donors support the local causes and charities they care about, enabling them to make an impact through their giving. We identify issues of importance to our donors and facilitate investment to grassroots, front line, volunteer led organisations on their behalf - making a real difference to people's lives across Cornwall.

The CCF is affiliated to UK Community Foundations (UKCF) and is quality accredited to standards endorsed by the Charity Commission. UKCF as an umbrella organisation provides support and advice for the 48 Community Foundations in the UK. UKCF also represents the Community Foundations at a national level and help to channel funding from national organisations such as Comic Relief and Big Lottery.

As an independent organization, we rely on your donations to fund us and continue to develop, maintain and grow an endowment fund which will be capable of providing investment for community groups and individuals in Cornwall by:

- Increasing the number and volumes of donors.
- Providing an honest, open and accessible grants process.

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- Providing an honest, open and accessible grants process.

Crisis Fund - for people in crisis who are urgently in need of small, one off amounts of money. Funds are made to charitable organisations throughout Cornwall for distribution to individuals. Also the Crisis Fund can help those individuals who are in threat of being made homeless.

I Daniel Blake

Ken Loach, acclaimed director of 'I, Daniel Blake' sent a personal message of support.



"I just want to wish you luck with the Poverty Hearing.

The stories that we have heard have been heart-breaking. It seems the government's insistence on punishment for the most vulnerable is just inexorable. I can see no justification for sanctions that lead to starvation. I think the only answer we can make, is direct political involvement.

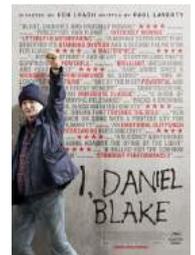
All the best,

Ken "

Daniel Blake is a 59-year-old widowed carpenter, who after a heart attack leaves him unable to work, applies for Universal Credit. Despite his doctor's diagnosis, the Department of Work and Pensions, deny Blake's claim, prompting this response at the appeal tribunal.

'I am not a client, a customer, nor a service user. I am not a shirker, a scrounger, a beggar nor a thief. I am not a national insurance number, nor a blip on a screen. I paid my dues, never a penny short, and was proud to do so. I don't tug the forelock but look my neighbour in the eye. I don't accept or seek charity. My name is Daniel Blake, I am a man, not a dog. As such I demand my rights. I demand you treat me with respect.

I, Daniel Blake, am a citizen, nothing more, nothing less. Thank you



Moving Forward - The challenges we face in Cornwall

- To continue to help and support those suffering who are most disadvantaged.
- To continue to raise awareness of poverty issues, particularly issues of housing and homelessness, health and benefits, with the wider community and with the voluntary and community sector organisations and statutory organisations, which provide services to those in most need.
- To continue to lobby statutory organisations and politicians, to make positive changes to policies and strategies, that impact on those suffering poverty.
- To support those most disadvantaged, by taking positive action either as an individual or as an organisation.
- To support Voluntary and Community Sector organisations, including St Petroc's Society and CIPF, who provide help and support to those most in need.
- To improve services that are delivered, to meet the needs of the most disadvantaged.
- To develop new / innovative projects to address the issues of social exclusion.
- To improve policies and strategies to reflect a better understanding of the issues, that those in most need are facing.

Organisations and individual guests in attendance

Addaction

Lee Derrick: lee.derrick@addaction.org.uk
Simon Palmer: simon.palmer@addaction.org.uk

Citizens Advice Cornwall

Neil Colquhoun:
neil.colquhoun@citizensadvicecornwall.org.uk

Coastline

Alison Evans: alison.evans@coastlinehousing.co.uk
Janet Czako: janet.czako@coastlinehousing.org.uk
Kelly Davis: kelly.davis@coastlinehousing.org.uk
Patrick Fielder: patrick.fielder@coastlinehousing.org.uk

Camborne Community Kitchen

Rev Neil Potter: neilpotter@talktalk.net

Cornwall Befriending Service

Rowena Koning:
cornwallbefriending@gmail.com

Cosgarne Hall

Adele Igoe: adele@cosgarne.com
Clive Stephens: malcolm.p@harbourhousing.com
Kirby Baldwin: kirby@cosgarne.com
Rachel Battleday: rachel.b@cosgarne.com

Organisations and other guests in attendance

Cornwall CC - Drug And Alcohol Team

Marion Barton: mbarton1@cornwall.gov.uk

Cornwall CC - Fire, Rescue & Community Safety

Sarah Necke: sarah.necke@cornwall.gov.uk

Cornwall CC - Inclusion Cornwall

Andrea Gilbert: agilbert@cornwall.gov.uk

Bev Wilson: bwilson@cornwall.gov.uk

Cornwall CC - Localism Team

Mark O'Brien: mobrien@cornwall.gov.uk

Maxine Hardy: maxine.hardy@cornwall.gov.uk

Stephen Foster: stephen.foster@cornwall.gov.uk

Cornwall Housing

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Lindsey Aylott:

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Cornwall Independent Poverty Forum (CIPF)

Colin Robinson: cipf.catalogue@gmail.com

Jackie Holden: jackie.holden@aol.com

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Cornwall NHS Foundation Trust

Ian Cleary: ian.cleary@nhs.uk

Cornwall Residential Landlords Association (CRLA)

Ruth Clarke: crlawp@gmail.com

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Declan Brannigan:

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Karen Brown:

karen.brown@homegroup.org.uk

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Steve Maxey:

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Sue Osbrink:

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Tink Brookes:

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Tony Smith:

tony.smith@stpetrocs.org.uk

Cornwall Independent Poverty Forum

Mission Statement

Involving people with direct experience of poverty, in the development of partnerships between local, county and national organisations, working towards the reduction and eradication of poverty. To enable individuals suffering poverty, to regain control of their lives and to take their rightful place in society, utilising their talents for the benefit of their communities and ending their social exclusion.

Objectives

- Ensuring people experiencing poverty and social exclusion are involved in the Poverty Forum's work.
- Developing strategies to ensure that combating poverty remains high on political agendas.
- Listening, to learn the problems of poverty, ill health, social exclusion and bureaucratic systems.
- Befriending and offer constructive support to those individuals suffering poverty.
- Working in partnership with organisations with similar objectives.
- Provide project development support to relevant voluntary and community sector organisations.
- Establishing projects that addresses the need of those suffering poverty and severe disadvantage.
- Awareness raising of poverty issues, through Poverty Meetings, Poverty Hearings and meetings with M.P.'s and other key organisational staff.



For further information contact paul.green@truro.anglican.org

Meetings in 2017

- **September** Falmouth: Tuesday 5th; 2pm at Falmouth Methodist Church, The Moor, Falmouth
- **October** Truro: Tuesday: 3rd; 2pm: 19 Treyew Road, Truro. TR1 2BY
- **November** Liskeard: Tuesday 7th; 2pm at Liskeard Foodbank, Barras Place, Liskeard
- **December** Launceston: Tuesday 5th; 2pm: Launceston Parish office

Churches Homelessness Network

Mission Statement

The Churches Homelessness Network brings together the groups and individuals, who offer meals and practical support to rough sleepers and the vulnerably housed. Providing a forum where faith and non networks can share good practice, their experience and thoughts on ways to overcome the many challenges faced by the homeless and vulnerably housed.

For more information, contact andrew.yates@truro.anglican.org

Meetings in 2017

- **September** Thursday September 7th: 9am (for 9.30am): St Petroc's, City Road, Truro.
- **December** Thursday December 7th: 9am (for 9.30am): St Petroc's, City Road, Truro.

Cornish Christmas Giving Catalogue

And finally, from mid September, look out for the 2017 edition of

The Cornish Christmas Giving Catalogue.

Each year, donations are sought for 20 Voluntary and Community Organisations in Cornwall, helping and supporting those in most need.

To reserve your copy please email: cipf.catalogue@gmail.com

